



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

1000 Washington Street • Suite 810 • Boston, MA 02118-6200
(617) 521-7794 • FAX (617) 521-7475
<http://www.mass.gov/doi>

MAURA HEALEY
GOVERNOR

GARY ANDERSON
COMMISSIONER OF INSURANCE

KIM DRISCOLL
LIEUTENANT GOVERNOR

December 5, 2023

Ryan Cuenca
P.O Box 492517
2990 Innsbruck Drive
Redding, CA 96049

via email

Re: Cuenca & Associates Insurance Agency, Inc.
SIU Investigation No. 10118

Dear Mr. Cuenca:

I represent the Massachusetts Division of Insurance (“Division”) with regard to the above-captioned investigation. The Division has investigated Cuenca & Associates Insurance Agency, Inc. (“CA”) writing insurance policies in Massachusetts after its insurance license expired.

According to Division licensing records, CA’s business entity producer license expired on or about August 30, 2022 and was subsequently reinstated on or about September 8, 2023.

The Division alleges that CA wrote, placed, renewed and/or negotiated approximately 5 policies from August 30, 2022 to September 8, 2023. The Division alleges that CA committed approximately 5 violations of M.G.L. c. 175, § 175 by acting as an insurance producer without being licensed. The penalty for each and every violation of M.G.L. c. 175, § 175 is a fine of not more than \$100. Each violation of M.G.L. c. 175, § 175 is also a violation of M.G.L. c. 175, § 162R(a)(2), the penalty of which is a fine of no more than \$1,000 and/or license suspension, probation or revocation.

The Division proposes to resolve this matter through a settlement if CA agrees to waive its right to a hearing in this matter, agrees to cease and desist from the above-alleged conduct and pays a fine of \$200.00. This will be a reportable administrative action. If CA chooses to accept the Division’s offer, please sign this settlement letter where provided below and return it to my attention, together with a check made payable to the Commonwealth of Massachusetts, no later than December 27, 2023.

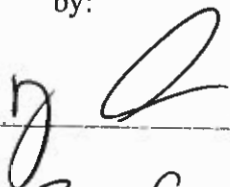
Although this correspondence does not constitute the required statutory notice of a public hearing, if this matter is not resolved by December 27, 2023, the Division intends to file an Order to Show Cause and will notify you of the hearing date.

Thank you for your prompt attention to this matter. Should you have any questions or wish to discuss the matter further, I may be reached at (617) 521-7389- **voicemail only**.

Sincerely,

Robert J. Kelly, Esq.
Counsel to the Commissioner

SIGNED: Cuenca & Associates Insurance Agency, Inc.
by:



Ryan Cuenca (printed name)

DATE: 12/6/23